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United States Bankruptcy Court Northern District of Illinois							Voluntary Petition
Name of Debtor (if individual, enter Last, First Grimaldo, Jose N	, Middle):			Name of Joint Debtor (Spouse) (Last, First, Middle): Grimaldo, Rita D.			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. or Individual-Taxp (if more than one, state all)	ayer I.D. (ITIN)) No./Complete El	(if mor	our digits of the than one, s	tate all)	Individual-T	axpayer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, and State): 40 Maple Street Minooka, IL ZIP Code					Joint Debtor	(No. and Str	eet, City, and State): ZIP Code
County of Residence or of the Principal Place of Grundy	of Business:	60447		y of Reside	nce or of the	Principal Pla	ce of Business:
Mailing Address of Debtor (if different from str	eet address):		Mailir	ng Address	of Joint Debte	or (if differer	at from street address):
		ZIP Code	_				ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	r	•	•				-
Type of Debtor (Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Health Ca Single Ass in 11 U.S. Railroad Stockbrok Commodi Clearing E Other	set Real Estate as .C. § 101 (51B) ker ity Broker Bank x-Exempt Entity ck box, if applicable a tax-exempt orga	e) anization	defined	the Fer 7 er 9 er 11 er 12 er 13 er primarily co	Checkensumer debts, 101(8) as	tcy Code Under Which led (Check one box) hapter 15 Petition for Recognition a Foreign Main Proceeding hapter 15 Petition for Recognition a Foreign Nonmain Proceeding of Debts one box) Debts are primarily business debts.
Filing Fee (Check or	Code (the	le 26 of the United Internal Revenue	Code).	1	ed by an individual, family, or l		pose."
 Full Filing Fee attached ☐ Filing Fee to be paid in installments (applicattach signed application for the court's consist unable to pay fee except in installments. I ☐ Filing Fee waiver requested (applicable to cattach signed application for the court's constant.) 	sideration certify Rule 1006(b). Se chapter 7 individ	ying that the debte ee Official Form 3A. duals only). Must	or Check	Debtor is Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	nggregate non s or affiliates) ble boxes: being filed wi ces of the plan	isiness debto econtingent li are less than ith this petition were solicit	
Statistical/Administrative Information ☐ Debtor estimates that funds will be available ☐ Debtor estimates that, after any exempt proper there will be no funds available for distributents.	perty is excluded	d and administrati					SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors	1,000- 5,000 10,00	10,001- 00 25,000	□ 25,001- 50,000	50,001- 100,000	OVER 100,000		
Estimated Assets So to \$50,001 to \$100,001 to \$500,001 to \$1 million	\$1,000,001 \$10,00 to \$10 to \$50 million millio		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion			
Estimated Liabilities So to \$50,001 to \$100,001 to \$500,001 to \$500,000 to \$500,000 million	\$1,000,001 \$10,00 to \$10 to \$50 million millio		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion			

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B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Grimaldo, Jose N Grimaldo, Rita D. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X <u>/s/ John C. Renzi -</u> March 10, 2008 Signature of Attorney for Debtor(s) (Date) John C. Renzi - #03124627 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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proceeding, and that I am authorized to file this petition.

Signature of Foreign Representative

Printed Name of Foreign Representative

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B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Grimaldo, Jose N Grimaldo, Rita D.

Signatures Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition

is true and correct, that I am the foreign representative of a debtor in a foreign

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

V	/s/	Jose	Ν	Grimaldo

Signature of Debtor Jose N Grimaldo

Date

X /s/ Rita D. Grimaldo

Signature of Joint Debtor Rita D. Grimaldo

Telephone Number (If not represented by attorney)

March 10, 2008

Date

Signature of Attorney*

X /s/ John C. Renzi -

Signature of Attorney for Debtor(s)

John C. Renzi - #03124627

Printed Name of Attorney for Debtor(s)

JUNE, PRODEHL & RENZI - #03124627

Firm Name

1861 Black Road Joliet, IL 60435

Address

(815) 725-8000 Fax: (815)725-6126

Telephone Number

March 10, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney	Bankruptcy	Petition	Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address			

Date

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Jose N Grimaldo Rita D. Grimaldo		Case No.	
		Debtor(s)	Chapter	7
			•	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Jose N Grimaldo
	Jose N Grimaldo
Date: March 10, 2008	

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Jose N Grimaldo Rita D. Grimaldo		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.

I certify under penalty of perjury that the information provided above is true and correct.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling

Signature of Debtor: /s/ Rita D. Grimaldo
Rita D. Grimaldo

requirement of 11 U.S.C. § 109(h) does not apply in this district.

Date: March 10, 2008

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Jose N Grimaldo,		Case No.	
	Rita D. Grimaldo			
-		Debtors	Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	76,105.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		53,767.10	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		34,205.59	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,043.39
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,184.00
Total Number of Sheets of ALL Schedu	ıles	20			
	T	otal Assets	76,105.00		
			Total Liabilities	87,972.69	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Jose N Grimaldo,		Case No.		
	Rita D. Grimaldo				
_		Debtors	Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	3,043.39
Average Expenses (from Schedule J, Line 18)	3,184.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,194.32

State the following:

State the 1000 wing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		5,515.80
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		34,205.59
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		39,721.39

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B6A (Official Form 6A) (12/07)

In re	Jose N Grimaldo,	Case No.
	Rita D. Grimaldo	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property Husband, Wife, Joint, or Community Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Jose N Grimaldo,	Case No.
	Rita D. Grimaldo	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash	J	35.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	LaSalle Natinal Bank (checking)	J	55.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	5 rooms of appliances and furnishings averaging in excess 7 years	n J	750.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Misc. DVD & CD	J	65.00
6.	Wearing apparel.	Necessary wearing apparel	J	275.00
7.	Furs and jewelry.	Misc. jewelry	J	175.00
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	X		

Sub-Total >	1,355.00
(Total of this page)	

² continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re Jose N Grimaldo, Case No. ______

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N	Description and Location of Property	Husband Wife, Joint, o	Debtor's Interest in Property,
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X		Communi	
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	L	ocal 96 (laborers)(vested nonassailable)	н	Unknown
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	ta	ax refund (remaining proceeds)	J	2,500.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-7 (Total of this pag	Total > 2,500.00 e)

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Jose N Grimaldo,
	Rita D. Grimaldo

Case No.

3/10/08 4:10PM

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	2000	GMC Sonoma (p.l)	J	6,200.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind	Time	e share (f.l.) (in default)	J	1,000.00
	not already listed. Itemize.	com	puter	J	50.00
		Mob	ile Home	J	65,000.00

Sub-Total > **72,250.00** (Total of this page)

Total >

76,105.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (12/07)

In re	Jose N Grimaldo,	Case No.
	Rita D. Grimaldo	

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

Check if debtor claims a homestead exemption that exceeds \$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Cash on Hand</u> Cash	735 ILCS 5/12-1001(b)	35.00	35.00
Checking, Savings, or Other Financial Accounts, C LaSalle Natinal Bank (checking)	Certificates of Deposit 735 ILCS 5/12-1001(b)	55.00	55.00
Household Goods and Furnishings 5 rooms of appliances and furnishings averaging in excess 7 years	735 ILCS 5/12-1001(b)	750.00	750.00
Books, Pictures and Other Art Objects; Collectible Misc. DVD & CD	<u>s</u> 735 ILCS 5/12-1001(b)	65.00	65.00
Wearing Apparel Necessary wearing apparel	735 ILCS 5/12-1001(a)	275.00	275.00
<u>Furs and Jewelry</u> Misc. jewelry	735 ILCS 5/12-1001(b)	175.00	175.00
Interests in IRA, ERISA, Keogh, or Other Pension of Local 96 (laborers)(vested nonassailable)	or Profit Sharing Plans 735 ILCS 5/12-704	100%	Unknown
Other Liquidated Debts Owing Debtor Including Tatax refund (remaining proceeds)	<u>x Refund</u> 735 ILCS 5/12-1001(b)	6,100.00	2,500.00
Automobiles, Trucks, Trailers, and Other Vehicles 2000 GMC Sonoma (p.l)	735 ILCS 5/12-1001(c)	2,400.00	6,200.00
Other Personal Property of Any Kind Not Already I computer	<u>Listed</u> 735 ILCS 5/12-1001(b)	50.00	50.00
Mobile Home	735 ILCS 5/12-901	30,000.00	65,000.00

Total: 39,905.00 75,105.00

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B6D (Official Form 6D) (12/07)

In re	Jose N Grimaldo,	Case No.
	Rita D. Grimaldo	

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	LIQUI	S	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 4200277			Time share (f.l.) (in default)	٦т	D A T E D			
Highland Credit Corporation P.O. Box 22829 Littleton, CO 80161		J	Value \$ 1,000.00				6,515.80	5,515.80
Account No. 500001408333-1	t		p.m.s.i.				3,010.00	0,010.00
HSBC Auto Finance P.O. Box 17548 Baltimore, MD 21297		J	2000 GMC Sonoma (p.I)					
			Value \$ 6,200.00				3,883.22	0.00
Account No. 0000704951700003			Mobile Home					
Oxford Bank 1100 W. lake Addison, IL 60101		J	Value \$ 65,000.00				43,368.08	0.00
Account No.	t		7 tilde \$ 00,000.00	+			40,000.00	0.00
			Value \$					
continuation sheets attached		•	(Total of	Subt			53,767.10	5,515.80
Total (Report on Summary of Schedules) 53,767.10 5,515.86							5,515.80	

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B6E (Official Form 6E) (12/07)

•		
In re	Jose N Grimaldo,	Case No.
	Rita D. Grimaldo	

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

0 continuation sheets attached

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Jose N Grimaldo,		Case No.	
	Rita D. Grimaldo			
-		Debtors		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

			· · · · · · · · · · · · · · · · · · ·				
CREDITOR'S NAME,	СО	Hu	sband, Wife, Joint, or Community	00	υz	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR	J H H		CONT - NGEN	L Q D -	SPUTE	AMOUNT OF CLAIM
Account No. 38300			Medical	T	DATED		
ADV Pain & Anthesheist 2410 Grape Road 5A Mishawaka, IN 46545		w			D		981.00
Account No. 8255909145353469	\vdash		Consumer				
AFNI 404 Brook Drive P.O. Box 3517 Bloomington, IL 61702		н					
Account No. 36564806			Company				94.97
Allied Interstate P.O. Box 361477 Columbus, OH 43236	-	н	Consumer				
							132.02
Account No. MCD1961368A03 Americal Medical Collection P.O. Box 1235		н	Medical				222.25
							222.35
_ 7 continuation sheets attached			(Total of t	Subt his j			1,430.34

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose N Grimaldo,	Case No.	
	Rita D. Grimaldo		

					_		
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	S	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. 1974			Consumer	T	T		
American Credit System 400 W. Lake Street suite 111 P.O. Box 72849 Roselle, IL 60172		w			D		197.07
Account No. 00259352039			Medical	T			
Amo Recoveries 3120 McDougal Avenue Suite 100 Everett, WA 98201		J					
							423.74
Account No. 49851			Consumer				
ATG Credit LLC P.O. Box 14895 Chicago, IL 60614		w					44.00
Account No. 07-1337-2			Consumer	H			44.00
CAB 60 Barney Dr. Joliet, IL 60435		н					650.00
Account No. 5178-0522-1434-2087			Consumer				
Capital One P.O. Box 5294 Carol Stream, IL 60197		w					1,286.10
Sheet no. <u>1</u> of <u>7</u> sheets attached to Schedule of				Sub	ota	1	0.000.04
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	2,600.91

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose N Grimaldo,	Case No
	Rita D. Grimaldo	

CREDITOR'S NAME,	C	Нι	sband, Wife, Joint, or Community	C	U	P	T	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN		DISPUTED		AMOUNT OF CLAIM
Account No. 07 SC 350			Judgment	Т	E			
Capital One c/o Blatt, Hasenmiller, Leibsker & Moore LLC 211 Landmark Drive Ste E5 Normal, IL 61761		н			D			1,950.00
Account No. 0039048044295700001			Consumer		Г	Г	T	
CBE Group Inc 131 Tower Park Suite 100 Waterloo, IA 50704		J						1,303.22
Account No. 343293			07 SC K 4253			Ī	T	
Citi Financial Service c/o Richard A Snow 123 W. Madison, Suite 310 Chicago, IL 60602		н						3,249.96
Account No. 2385339			Medical		T	T	Ť	
Creditors Collection Provena Saint Joseph P.O. Box 63 Kankakee, IL 60901		н						1,806.48
Account No. 1331633	T	T	Consumer	T	t	T	†	
Creditors Discount and Audit 415 E. Main Street Streator, IL 61364	-1	н						13.97
Sheet no. 2 of 7 sheets attached to Schedule of		_	1	Sub	L_ tota	<u>—</u> П	+	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				, [8,323.63

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose N Grimaldo,	Case No.
	Rita D. Grimaldo	

CREDITOR'S NAME, MAIL INCA DIDRESS, INCLUDING ZIP CODE. AND ACCOUNT NUMBER (See instructions above.) Account No. C46471 Dirersified Service S800 E. Thomas Road Suite 107 Scottsdale, AZ 85251 H Medical Epic Group S.C. slot 303125 P.O. Box 66973 Chicago, IL 60666 H Medical EPIC Group S.C. slot 303125 P.O. Box 66973 Chicago, IL 60666 Collection First Source 521 Coleman Center Drive Rockford, IL 61108 Account No. FRS1172 Forest Recovery Services P.O. Box 83 Barrington, IL 60011 Sheet no. 3. of 7. sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims To Account Nonpriority Claims T								
Account No. C46471 W Consumer T T T T T T T T T	CREDITOR'S NAME.	C	Hus	sband, Wife, Joint, or Community	C	U	P	
Account No. C46471 W Consumer T T T T T T T T T	MAILING ADDRESS	Ď	н	DATE CLAIM WAS INCLIDED AND	Ň	Ë	S	
Account No. C46471 W Consumer T T T T T T T T T		В			1 1	Q	υ	
Account No. C46471 W Consumer T T T T T T T T T		O			N G	U	E	AMOUNT OF CLAIM
Consumer	(See instructions above.)	R		,	E N	ט	D	
W W Short Shor	Account No. C46471			Consumer	Т	T E		
\$800 E. Thomas Road Suite 107 Scottsdale, AZ 85251 W						ט		
Scottsdale, AZ 85251 Account No. 0059841EPI Epic Group S.C. slot 303125 P.o. Box 66973 Chicago, IL 60666 EPIC Group S.C. slot 303125 P.O. Box 66973 Chicago, IL 60666 EPIC Group S.C. slot 303125 P.O. Box 66973 Chicago, IL 60666 Collection W Collection W Medical H H Medical H Medical First Source 521 Coleman Center Drive Rockford, IL 61108 Account No. FRS1172 Forest Recovery Services P.O. Box 83 Barrington, IL 60011 Sheet no. 3. of T. sheets attached to Schedule of Subtotal			١					
Account No. 0059841EPI Epic Group S.C. stol 4			W					
Account No. 0059841EPI Epic Group S.C. slot 303125 P.o. Box 66973 Chicago, IL 60666 Account No. 59841EPI EPIC Group S.C. slot 303125 P.O. Box 66973 Chicago, IL 60666 H H H H H H H H H H H H H H H H H H	Scottsdale, AZ 85251							
Account No. 0059841EPI Epic Group S.C. slot 303125 P.o. Box 66973 Chicago, IL 60666 Account No. 59841EPI EPIC Group S.C. slot 303125 P.O. Box 66973 Chicago, IL 60666 H H H H H H H H H H H H H H H H H H								
H								3,105.00
H H Medical 261.00 2	Account No. 0059841EPI			Medical				
H H Medical 261.00 2								
P.O. Box 66973 Chicago, IL 60666 Account No. 59841EPI EPIC Group S.C. slot 303125 P.O. Box 66973 Chicago, IL 60666 H H Collection First Source 521 Coleman Center Drive Rockford, IL 61108 Account No. FRS1172 Forest Recovery Services P.O. Box 83 Barrington, IL 60011 Sheet no. 3 of 7 sheets attached to Schedule of Subtotal 261.00 Account No. 59841EPI H H Account No. 59841EPI H H Account No. 90025935203990 W W Account No. 90025935203990 H H Account No. 90025935203990 W W Account No. 90025935203990 Tolertion 370.10	Epic Group S.C.							
Chicago, IL 60666			Н					
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Account No. 59841EPI EPIC Group S.C. slot 303125 P.O. Box 66973 Chicago, IL 60666 Account No. 90025935203990 First Source 521 Coleman Center Drive Rockford, IL 61108 Account No. FRS1172 Forest Recovery Services P.O. Box 83 Barrington, IL 60011 Sheet no. 3 of 7 sheets attached to Schedule of	Chicago, IL 60666							
EPIC Group S.C. slot 303125 P.O. Box 66973 Chicago, IL 60666 Account No. 90025935203990 First Source 521 Coleman Center Drive Rockford, IL 61108 Medical Forest Recovery Services P.O. Box 83 Barrington, IL 60011 Sheet no. 3 of 7 sheets attached to Schedule of Subtotal								261.00
H	Account No. 59841EPI			Medical				
H		1						
H	EPIC Group S.C.							
P.O. Box 66973 Chicago, IL 60666 Account No. 90025935203990 First Source 521 Coleman Center Drive Rockford, IL 61108 Account No. FRS1172 Forest Recovery Services P.O. Box 83 Barrington, IL 60011 Sheet no. 3_ of 7_ sheets attached to Schedule of Subtotal			Н					
Collection								
Account No. 90025935203990 First Source 521 Coleman Center Drive Rockford, IL 61108 Account No. FRS1172 Forest Recovery Services P.O. Box 83 Barrington, IL 60011 Sheet no. 3 of 7 sheets attached to Schedule of 13.97 Collection W Account No. 90025935203990 W 370.10								
Account No. 90025935203990 First Source 521 Coleman Center Drive Rockford, IL 61108 Account No. FRS1172 Forest Recovery Services P.O. Box 83 Barrington, IL 60011 Sheet no. 3 of 7 sheets attached to Schedule of								13.97
First Source 521 Coleman Center Drive Rockford, IL 61108 Account No. FRS1172 Forest Recovery Services P.O. Box 83 Barrington, IL 60011 Sheet no. 3_ of 7_ sheets attached to Schedule of Subtotal	Aggust No. 00025025202000	_		Collection				10.01
521 Coleman Center Drive Rockford, IL 61108 Account No. FRS1172 Forest Recovery Services P.O. Box 83 Barrington, IL 60011 Sheet no. 3 of 7 sheets attached to Schedule of Subtotal	Account No. 90025955205990			Collection				
521 Coleman Center Drive Rockford, IL 61108 Account No. FRS1172 Forest Recovery Services P.O. Box 83 Barrington, IL 60011 Sheet no. 3 of 7 sheets attached to Schedule of Subtotal	First Source							
Account No. FRS1172			w					
Account No. FRS1172 Forest Recovery Services P.O. Box 83 Barrington, IL 60011 Sheet no3 of _7 sheets attached to Schedule of Subtotal 503.64 Medical 370.10			• •					
Account No. FRS1172 Forest Recovery Services P.O. Box 83 Barrington, IL 60011 Sheet no. 3 of 7 sheets attached to Schedule of Subtotal	ROCKIOIU, IL 01108							
Account No. FRS1172 Forest Recovery Services P.O. Box 83 Barrington, IL 60011 Sheet no. 3 of 7 sheets attached to Schedule of Subtotal								E02.64
Forest Recovery Services P.O. Box 83 Barrington, IL 60011 Sheet no. 3 of 7 sheets attached to Schedule of Subtotal							_	503.04
P.O. Box 83 Barrington, IL 60011 Sheet no. 3 of 7 sheets attached to Schedule of Subtotal	Account No. FRS1172			Medical				
P.O. Box 83 Barrington, IL 60011 Sheet no. 3 of 7 sheets attached to Schedule of Subtotal								
Sheet no. 3 of 7 sheets attached to Schedule of Subtotal			 					
Sheet no. <u>3</u> of <u>7</u> sheets attached to Schedule of Subtotal 4.253.71			"					
Sheet no. 3 of 7 sheets attached to Schedule of Subtotal	Barrington, IL 60011							
Sheet no. 3 of 7 sheets attached to Schedule of Subtotal								
1 152 71								370.10
1 152 71	Sheet no. 3 of 7 sheets attached to Schedule of				Subt	ota	l	
				(Total of t	his	pag	e)	4,253.71

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In re	Jose N Grimaldo,	Case No.
_	Rita D. Grimaldo	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Ç	U	Þ	7	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	I Q			AMOUNT OF CLAIM
Account No. 006563703329528612			Consumer	T	E			
HRRG P.O. Box 5406 Cincinnati, OH 45273		н			D			355.00
Account No. 60-8495581		T	Medical	十	T	T	Ť	
Joliet Radiological Service 36910 Treasury Center Chicago, IL 60694		н						51.00
Account No. 1369		t	Medical	+	${\dagger}$	t	\dagger	
Lockport Township Fore 828 E. 9th Street Lockport, IL 60441		н						650.00
Account No. 10947994		T	Medical	T	T		†	
MRS Associates 3 Executive Campus Suite 400 Cherry Hill, NJ 08002		w						566.65
Account No. 30013822130210			Consumer	T	Π		T	
Northland Group Inc P.O. Box 390846 Minneapolis, MN 55439		w						857.90
Sheet no. 4 of 7 sheets attached to Schedule of			<u> </u>	Sub	tots	ı ıl	\dagger	
Creditors Holding Unsecured Nonpriority Claims			(Total of t					2,480.55

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B6F (Official Form 6F) (12/07) - Cont.

In re	Jose N Grimaldo,	Case No	
	Rita D. Grimaldo		

CREDITOR'S NAME,	Ç	Ηι	sband, Wife, Joint, or Community	Ç	Ü	ŗ	7	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	C A M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	I Q			AMOUNT OF CLAIM
Account No. 08 SC 14	1		Small Claims	1	Ė			
Ortiz Eye Association c/o Holsinger and Associates 101 W. Illinois Avenue Suite One Morris, IL 60450		н						461.14
Account No. 3430201	T	T	Consumer	\top	T	t	1	
Palletieri and Associates 991 Oak Creek Drive Hines, IL 60141		J						778.00
Account No. 3030413	┢		Consumer	╄	╀	+	+	
Professional AC Management P.O. Box 391 Milwaukee, WI 53202		w						299.95
Account No. 71228	t		Consumer	T	t	t	+	
Professional Collection Service P.O. Box 76 Freeport, IL 61032		J						300.00
Account No. 2601557152009	t	T	Consumer	T	\vdash	t	\dagger	
Professional Re. Systems 720 S. Colorado Blvd Suite 700-5 Denver, CO 80246		н						1,223.40
Sheet no. 5 of 7 sheets attached to Schedule of		1		Subt	tot:	ı al	\dagger	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				, [3,062.49

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Jose N Grimaldo,	Case No
	Rita D. Grimaldo	

					_		—	
CREDITOR'S NAME,		Hu	sband, Wife, Joint, or Community	CON	UNL	P	'	
MAILING ADDRESS	Ĭ	Н	DATE OF A DAMAG DIGUIDATE AND	Ň	Ŀ	s	3 I	
INCLUDING ZIP CODE,	I E	W	DATE CLAIM WAS INCURRED AND	T	ı	l P	il	
AND ACCOUNT NUMBER	Ţ	J	CONSIDERATION FOR CLAIM. IF CLAIM	Ņ	QUI	Ĭ		AMOUNT OF CLAIM
(See instructions above.)	CODEBTOR	С	IS SUBJECT TO SETOFF, SO STATE.	I G	ľ	ᄩ	;	
A (N. 000777	╁	\vdash	Company	NGENT	DATED		\vdash	
Account No. 608777	4		Consumer	l	Ė			
				\vdash	۳	⊢	\dashv	
Professional/Recovery Service		١			İ			
600 Seventeenth Street Suite 2600-5		Н			l	ı		
Denver, CO 80202					l	ı		
<u> </u>					İ			
					İ			246.27
					L		丄	240.21
Account No. 4610-0780-0575-3306			Consumer		l			
	1				l			
Simm Associates					İ			
800 Pencader Drive		w			İ			
Newark, DE 19702					l	ı		
I Wewark, DL 13702					İ			
					İ			
					l			566.65
Account No. 9-259-352-039		T	Consumer	T		T	\top	
	1		- Concumo					
Torget National Bank					İ			
Target National Bank		w			İ			
P.O. Box 1327 - BT		**			İ			
Minneapolis, MN 55440					İ			
					l			336.51
Account No. 5438-5700-0575-4349	╁	╁	Consumer	\vdash	┢	┢	+	
Account No. 3430-3700-0373-4349	1		Consumer		l			
L					İ			
The Bureaus, Inc		١			İ			
1717 Central Street		W			İ			
Evanston, IL 60204					İ			
					İ			
					l			1,270.79
Account No. 0046335339	╁	+	Repossession	+	\vdash	╁	+	
Account No. 004033333	-		Nepussession			1		
I					l			
Toyota Financial Service	1	١.		1	l	1		
P.O. Box 5855	1	J		1	l	1		
Carol Stream, IL 60197					l			
					l			
								Unknown
		_		<u>. </u>	Ц	Ļ	+	
Sheet no. 6 of 7 sheets attached to Schedule of				Subt				2,420.22
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	,	_,

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Jose N Grimaldo,	Case No.
	Rita D. Grimaldo	

	_	١	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Τ_		_	ī
CREDITOR'S NAME,	0	Hu	sband, Wife, Joint, or Community	- 6	N	ľ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No. 704-004-6335339-001			deficiency]⊤	T		
Toyota Motor Credit P.O. Box 5236 Carol Stream, IL 60197-5236		J			D		8,916.11
Account No. 35829-0018464992			Consumer	Т			
Transmittal System 25 Northwest Point Blvd Elk Grove Village, IL 60007		н					
							717.63
Account No. Account No.							
				上			
Account No.							
Sheet no. 7 of 7 sheets attached to Schedule of	-			Subt	tota	1	2 222 = 1
Creditors Holding Unsecured Nonpriority Claims			(Total of t				9,633.74
			(Report on Summary of So		ota lule		34,205.59

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B6G (Official Form 6G) (12/07)

In re	Jose N Grimaldo,	Case No.
	Pita D. Grimaldo	

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

JUNE, PRODEHL & RENZI, LLC 1861 Black Road Joliet, IL 60435

Lot rental (lease exp. 12/08)-assume

representation in Bankruptcy 7-assume

Shady Oak

cellular contract (exp. 6/9) assume

T-Mobile

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B6H (Official Form 6H) (12/07)

In re	Jose N Grimaldo,	Case No.
	Pita D. Grimaldo	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

B6I (Official Form 6I) (12/07)

In re

Jose N Grimaldo Rita D. Grimaldo		Case No.	
	Debtor(s)		

3/10/08 4:10PM

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS O	F DEBTOR AND SF	OUSE		
Debtor's Waritar Status.	RELATIONSHIP(S):	AGE(S):			
Married	Daughter	21			
Employment:	DEBTOR	I	SPOUSE		
Occupation	Laborer				
Name of Employer	DE Thompson				
How long employed	1 month				
Address of Employer					
	Minooka, IL				
	or projected monthly income at time case filed)		DEBTOR		SPOUSE
	nd commissions (Prorate if not paid monthly)	\$	4,030.00	\$	0.00
2. Estimate monthly overtime		\$	0.00	\$	0.00
3. SUBTOTAL		\$	4,030.00	\$	0.00
4. LESS PAYROLL DEDUCTION	NS				
 a. Payroll taxes and social se 	ecurity	\$	875.72	\$	0.00
b. Insurance		\$	0.00	\$_	0.00
c. Union dues		\$	110.89	\$	0.00
d. Other (Specify):			0.00	\$	0.00
_			0.00	\$	0.00
5. SUBTOTAL OF PAYROLL D	EDUCTIONS	\$	986.61	\$_	0.00
6. TOTAL NET MONTHLY TAK	KE HOME PAY	\$	3,043.39	\$_	0.00
7 Regular income from operation	of business or profession or farm (Attach detailed states	ment) \$	0.00	\$	0.00
8. Income from real property	or business of profession of farm (victoria detailed state)	\$	0.00	\$ -	0.00
9. Interest and dividends		\$	0.00	\$	0.00
	port payments payable to the debtor for the debtor's use	or that of		· —	
dependents listed above 11. Social security or government	assistance	\$	0.00	\$	0.00
(0 :0)	assistance	\$	0.00	\$	0.00
		<u> </u>	0.00	\$	0.00
12. Pension or retirement income		\$	0.00	\$	0.00
13. Other monthly income				_	
(Specify):		\$	0.00	\$	0.00
		\$	0.00	\$	0.00
14 GUDTOTAL OF LINES 7 TH	DOLGH 12	\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 TH	KUUGH 13				
15. AVERAGE MONTHLY INCO	OME (Add amounts shown on lines 6 and 14)	\$	3,043.39	\$_	0.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)			\$	3,043	.39

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Note: wages seasonal and vary with full time and overtime prohected by summer with part time projected at present so use \$930.00 for basic wages

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B6J (Official Form 6J) (12/07)

In re

Jose N Grimaldo Rita D. Grimaldo		Case No.	
	Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	The average	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	465.00
a. Are real estate taxes included? Yes No _X_		
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	130.00
b. Water and sewer	\$	0.00
c. Telephone	\$	70.00
d. Other See Detailed Expense Attachment	\$	180.00
3. Home maintenance (repairs and upkeep)	\$	40.00
4. Food	\$	650.00
5. Clothing	\$	60.00
6. Laundry and dry cleaning	\$	30.00
7. Medical and dental expenses	\$	65.00 415.00
8. Transportation (not including car payments)9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ \$	45.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	0.00
a. Homeowner's or renter's	\$	28.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	90.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	·	
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	·	
plan)		
a. Auto	\$	247.00
b. Other See Detailed Expense Attachment	\$	529.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	140.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	3,184.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
Note: Should Overtime and wages increase, additional funds used to purchase vehicle with payments est. at \$375 per month		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	3,043.39
b. Average monthly expenses from Line 18 above	\$	3,184.00
c. Monthly net income (a. minus b.)	\$	-140.61

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B6J (Official Form 6J) (12/07)

Jose N Grimaldo In re Rita D. Grimaldo Page 29 of 47

Case No.

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) **Detailed Expense Attachment**

Other	Utility	Expenditures:
	•	

gas	\$	140.00
satelite	\$	40.00
Total Other Utility Expenditures	\$	180.00
Other Installment Payments:		
mobile home	\$	429.00
ISP	<u> </u>	40.00
prescriptions	\$	60.00
Total Other Installment Payments	\$	529.00
Other Expenditures:		
incidental household	\$	60.00
personal grooming	<u> </u>	50.00
news paper and periodicals	\$	30.00
Total Other Expenditures	\$	140.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Jose N Grimaldo Rita D. Grimaldo		Case No.	
		Debtor(s)	Chapter	7
	DECLARATION C	ONCERNING DEBTOR	'S SCHEDUL	ES
	DECLARATION UNDER I	PENALTY OF PERJURY BY II	NDIVIDUAL DE	BTOR
	I declare under penalty of perjury th	at I have read the foregoing sun	nmary and schedul	les, consisting of
	22 sheets, and that they are true and cor	rect to the best of my knowledge	e, information, and	l belief.

Date March 10, 2008 Signature //s/ Jose N Grimaldo
Jose N Grimaldo
Debtor

Date March 10, 2008 Signature /s/ Rita D. Grimaldo
Rita D. Grimaldo

Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Jose N Grimaldo Rita D. Grimaldo	Case No.	
		Debtor(s) Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE **\$50,309.00 2007 \$75,777.00 2006**

2

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2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$8,918.00 2007 unemployment \$1,862.00 2006 unemployment

3. Payments to creditors

None П

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING** Scheduled Creditors and in ordinary \$0.00 \$0.00 course of personal affairs

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> **AMOUNT** PAID OR DATES OF PAYMENTS/ VALUE OF AMOUNT STILL **TRANSFERS TRANSFERS** OWING

NAME AND ADDRESS OF CREDITOR

None c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR DATE OF PAYMENT

AMOUNT STILL AMOUNT PAID OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT STATUS OR COURT OR AGENCY NATURE OF PROCEEDING DISPOSITION AND CASE NUMBER AND LOCATION Citifinanical vs. Grimaldo 07 Judgment **Kane County** pending **SCK 4253** Capital One Bank vs. **Judgment Grundy County** pending Grimaldo 07 SC 350 Ortiz Eye Association vs. Judgment **Grundy County** pending Grimaldo 0814

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3

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER **Toyota Motor Credit**

DATE OF REPOSSESSION. FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY**

repossessed Jeep Liberty (defiency owed)

TERMS OF ASSIGNMENT OR SETTLEMENT

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT

Medical Care Providers assigned insurance benefits ongoing

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

Recover for Toyota

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER 1/08

DESCRIPTION AND VALUE OF **PROPERTY**

sold Jeep with \$8900.00

deficiency

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION **RELATIONSHIP TO** DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

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9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

	DATE OF PAYMENT,	AMOUNT OF MONEY
NAME AND ADDRESS	NAME OF PAYOR IF OTHER	OR DESCRIPTION AND VALUE
OF PAYEE	THAN DEBTOR	OF PROPERTY
JUNE, PRODEHL & RENZI, LLC	1/08	Consultation \$0.00
1861 Black Road Joliet, IL 60435		
JUNE, PRODEHL & RENZI, LLC 1861 Black Road Joliet, IL 60435	2/08	representation for Bankruptcy 7 \$800.00 + costs
Chest Nut Health Services	2/08	\$45.00 Credit Counseling

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, DESCRIBE PROPERTY TRANSFERRED DATE RELATIONSHIP TO DEBTOR AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER AMOUNT OF MONEY OR DESCRIPTION AND DATE(S) OF VALUE OF PROPERTY OR DEBTOR'S INTEREST DEVICE TRANSFER(S)

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION **Chase Bank**

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE Closed Checking

AMOUNT AND DATE OF SALE OR CLOSING

10/07

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

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13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF SETOFF AMOUNT OF SETOFF

Medical Care Providers ongoing applied insurance benefits to

reduce balance owed

Toyota Motor Credit 12/07 applied proceeds of sale to

reduce balance owed

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14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF **PROPERTY**

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

DATES OF OCCUPANCY **ADDRESS** NAME USED

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL LAW

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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** LAW

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six **years** immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS **ENDING DATES**

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS** DATES SERVICES RENDERED Case 08-05648 Doc 1 Filed 03/10/08 Entered 03/10/08 16:11:50 Desc Main

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None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME **ADDRESS**

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was

issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

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DATE OF INVENTORY INVENTORY SUPERVISOR

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above. None

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS AMOUNT OF MONEY DATE AND PURPOSE OR DESCRIPTION AND OF RECIPIENT. RELATIONSHIP TO DEBTOR OF WITHDRAWAL VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	March 10, 2008	Signature	/s/ Jose N Grimaldo
			Jose N Grimaldo Debtor
Date	March 10, 2008	Signature	/s/ Rita D. Grimaldo
			Rita D. Grimaldo
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

United States Bankruptcy Court Northern District of Illinois

Jose N Grimaldo In re Rita D. Grimaldo			Case No.		
]	Debtor(s)	Chapter	7	
CHAPTER	7 INDIVIDUAL DEBTO	R'S STATEME	NT OF INT	TENTION	
I have filed a schedule of assets	and liabilities which includes debt	s secured by property o	f the estate.		
☐ I have filed a schedule of execut	ory contracts and unexpired leases	which includes person	al property subj	ect to an unexpire	ed lease.
I intend to do the following with	respect to property of the estate w	which secures those deb	ts or is subject to	o a lease:	
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Time share (f.l.) (in default)	Highland Credit Corporation	Х			(,,
2000 GMC Sonoma (p.l)	HSBC Auto Finance	•			Х
Mobile Home	Oxford Bank				Х
Description of Leased Property -NONE-	Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t		
-NONE-					
Date March 10, 2008		/s/ Jose N Grimaldo Jose N Grimaldo Debtor)		
Date March 10, 2008		/s/ Rita D. Grimaldo Rita D. Grimaldo Joint Debtor)		

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Document Page 40 of 47 United States Bankruptcy Court Northern District of Illinois

In	Jose N Grimaldo re Rita D. Grimaldo	Case No.	
	Debtor(s)	Chapter	7
	DISCLOSURE OF COMPENSATION OF ATTORN	NEY FOR DE	BTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am compensation paid to me within one year before the filing of the petition in bankruptcy, of be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy.	or agreed to be paid	d to me, for services rendered or to
	For legal services, I have agreed to accept	\$	800.00
	Prior to the filing of this statement I have received.	\$	425.00
	Balance Due	\$	375.00
2.	\$325.00 of the filing fee has been paid.		
3.	The source of the compensation paid to me was:		
	■ Debtor □ Other (specify):		
4.	The source of compensation to be paid to me is:		
	■ Debtor □ Other (specify):		
5.	■ I have not agreed to share the above-disclosed compensation with any other person un	aless they are memb	pers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensation with a person or persons who copy of the agreement, together with a list of the names of the people sharing in the co		
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects o a. Analysis of the debtor's financial situation, and rendering advice to the debtor in deterr b. Preparation and filing of any petition, schedules, statement of affairs and plan which m c. Representation of the debtor at the meeting of creditors and confirmation hearing, and d. [Other provisions as needed] Representation consists of statutorily required review, exemption pl and with any additional services billed at an hourly rate per the executives are to be paid hourly post-filing for such services rendered paid.	mining whether to f nay be required; any adjourned hear anning and draf cuted retainer ag	ile a petition in bankruptcy; rings thereof; ting and review schedules greement. Post filing legal

By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions plus post-filing motions and amendments are excluded.

	CERTIFICATION				
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.				
Dated:	March 10, 2008	/s/ John C. Renzi - John C. Renzi - #03124627 JUNE, PRODEHL & RENZI - #03124627 1861 Black Road Joliet, IL 60435 (815) 725-8000 Fax: (815)725-6126			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

John C. Renzi - #03124627	enzi - #03124627 X /s/ John C. Renzi -	
Printed Name of Attorney	Signature of Attorney	Date
Address:		
1861 Black Road		
Joliet, IL 60435		
(815) 725-8000		
	Certificate of Debtor	
I (We), the debtor(s), affirm that I (we) have red	ceived and read this notice.	
Jose N Grimaldo		
Rita D. Grimaldo	X /s/ Jose N Grimaldo	March 10, 2008
Printed Name of Debtor	Signature of Debtor	Date
Case No. (if known)	X /s/ Rita D. Grimaldo	March 10, 2008
	Signature of Joint Debtor (if any)	Date

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United States Bankruptcy Court Northern District of Illinois

In re	Jose N Grimaldo Rita D. Grimaldo		Case No.	
III IC	Kita D. Offinaldo	Debtor(s)	Chapter	7
	VE	CRIFICATION OF CREDITOR M	(ATDIY	
	VI		Creditors:	42
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	tors is true and	correct to the best of my
Date:	March 10, 2008	/s/ Jose N Grimaldo Jose N Grimaldo		
		Signature of Debtor		
Date:	March 10, 2008	/s/ Rita D. Grimaldo		
		Rita D. Grimaldo		
		Signature of Debtor		

ADV Pain & Anthesheist 2410 Grape Road 5A Mishawaka, IN 46545

AFNI 404 Brook Drive P.O. Box 3517 Bloomington, IL 61702

Allied Interstate P.O. Box 361477 Columbus, OH 43236

Americal Medical Collection P.O. Box 1235

American Credit System 400 W. Lake Street suite 111 P.O. Box 72849 Roselle, IL 60172

Amo Recoveries 3120 McDougal Avenue Suite 100 Everett, WA 98201

ATG Credit LLC P.O. Box 14895 Chicago, IL 60614

CAB 60 Barney Dr. Joliet, IL 60435

Capital One P.O. Box 5294 Carol Stream, IL 60197

Capital One c/o Blatt, Hasenmiller, Leibsker & Moore LLC 211 Landmark Drive Ste E5 Normal, IL 61761

CBE Group Inc 131 Tower Park Suite 100 Waterloo, IA 50704 Citi Financial Service c/o Richard A Snow 123 W. Madison, Suite 310 Chicago, IL 60602

Creditors Collection Provena Saint Joseph P.O. Box 63 Kankakee, IL 60901

Creditors Discount and Audit 415 E. Main Street Streator, IL 61364

Dirersified Service 5800 E. Thomas Road Suite 107 Scottsdale, AZ 85251

Epic Group S.C. slot 303125 P.o. Box 66973 Chicago, IL 60666

EPIC Group S.C. slot 303125 P.O. Box 66973 Chicago, IL 60666

First Source 521 Coleman Center Drive Rockford, IL 61108

Forest Recovery Services P.O. Box 83 Barrington, IL 60011

Highland Credit Corporation P.O. Box 22829 Littleton, CO 80161

HRRG P.O. Box 5406 Cincinnati, OH 45273 HSBC Auto Finance P.O. Box 17548 Baltimore, MD 21297

Joliet Radiological Service 36910 Treasury Center Chicago, IL 60694

JUNE, PRODEHL & RENZI, LLC 1861 Black Road Joliet, IL 60435

Lockport Township Fore 828 E. 9th Street Lockport, IL 60441

MRS Associates 3 Executive Campus Suite 400 Cherry Hill, NJ 08002

Northland Group Inc P.O. Box 390846 Minneapolis, MN 55439

Ortiz Eye Association c/o Holsinger and Associates 101 W. Illinois Avenue Suite One Morris, IL 60450

Oxford Bank 1100 W. lake Addison, IL 60101

Palletieri and Associates 991 Oak Creek Drive Hines, IL 60141

Professional AC Management P.O. Box 391 Milwaukee, WI 53202

Professional Collection Service P.O. Box 76 Freeport, IL 61032

Professional Re. Systems 720 S. Colorado Blvd Suite 700-5 Denver, CO 80246

Professional/Recovery Service 600 Seventeenth Street Suite 2600-5 Denver, CO 80202

Shady Oak

Simm Associates 800 Pencader Drive Newark, DE 19702

T-Mobile

Target National Bank P.O. Box 1327 - BT Minneapolis, MN 55440

The Bureaus, Inc 1717 Central Street Evanston, IL 60204

Toyota Financial Service P.O. Box 5855 Carol Stream, IL 60197

Toyota Motor Credit P.O. Box 5236 Carol Stream, IL 60197-5236

Transmittal System 25 Northwest Point Blvd Elk Grove Village, IL 60007